

Appn. No. 09/904,765  
Amendment dated June 11, 2003  
Reply to Office Action mailed March 12, 2003

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims** (deleted text being struck through and added text being underlined):

1. (Currently Amended) A debit card information storage and transferring device comprising:
  - a debit card having a magnetic strip thereon for removably storing information;
  - a memory means for storing information;
  - a plurality of input actuators for inputting and retrieving information;
  - a display for displaying said information;
  - a control for processing data, said control being operationally coupled to said memory means, said input actuators and said display;
  - a writing means for writing selected information on said magnetic strip, said writing means being adapted for replacing information on said magnetic strip with a newer set of information, said writing means being operationally coupled to said control; and
  - wherein sets of information from multiple credit accounts may be stored in said memory means, wherein said credit account information may be selectively written on said debit card;
  - a microchip being positioned on said debit card for identifying said debit card;
  - a reading means for reading said microchip, said reading means being operationally coupled to said control, said reading means being adapted for reading a specific microchip; and
  - wherein said control turns said memory means on when said microchip is being read by said reading means; and
  - wherein said reading means and said writing means are positioned in a first panel, said first panel having a slot therein for receiving

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said debit card such that said debit card may be positioned against said reading means, said control being positioned in a second panel, said display means being mounted on a first side of said second panel, said second panel being hingedly coupled to said first panel such that said first panel may be positioned over said display means.

2. (Cancelled) The debit card information storage and transferring device as in claim 1, further including:

a microchip being positioned on said debit card for identifying said debit card;

a reading means for reading said microchip, said reading means being operationally coupled to said control, said reading means being adapted for reading a specific microchip; and

wherein said control turns said memory means on when said microchip is being read by said reading means.

3. (Cancelled) The debit card information storage and transferring device as in claim 2, wherein said reading means and said writing means are positioned in a first panel, said panel having a slot therein for receiving said debit card such that said debit card may be positioned against said reading means, said control being positioned in a second panel, said display means being mounted on a first side of said second panel, said second panel being hingedly coupled to said first panel such that said first panel may be positioned over said display means.

4. (Currently Amended) The debit card information storage and transferring device as in claim 3, wherein said input actuators are positioned on a third panel, said third panel being hingedly coupled to said second panel.

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<sup>3</sup> ~~5'~~ (Currently Amended) A debit card information storage and transferring device comprising:

a debit card having a magnetic strip thereon for removably storing information, a microchip being positioned on said debit card for identifying said debit card;

a reading means for reading said microchip, said reading means being positioned in a first panel, said first panel having a slot therein for receiving said debit card such that said debit card may be positioned against said reading means, said reading means being adapted for reading a specific microchip;

a control for processing data, said control being positioned in a second panel, said control being operationally coupled to said reading means, a display means being mounted on a first side of said second panel, said display means being operationally coupled to said control for displaying information, said display means comprising a liquid crystal display, said second panel being hingedly coupled to said first panel such that said first panel is positionable over said display means;

a memory means for storing sets of information, said memory means being operationally coupled to said control and being positioned in said second panel, said control turning said memory means on when said microchip is positioned in said slot;

a writing means for writing selected information on said magnetic strip, said writing means being adapted for replacing information on said magnetic strip with a newer set of information, said writing means being operationally coupled to said control, said writing means being located in said first panel and positioned for abutting said magnetic strip when said debit card is positioned in said slot;

a plurality of input actuators for accessing information in said memory means and for inputting information into said control such that

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said information is stored in said memory means, said input  
actuators being operationally coupled to said control, said input  
actuators being positioned on a third panel, said third panel  
being hingedly coupled to said second panel;  
wherein sets of information from multiple credit accounts may be  
stored in said memory means, wherein said credit account  
information may be selectively written on said debit card.